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Attorneys for Barbara Lynn Lloyd and Red Rock Hounds

UNITED STATES DISTRICT COURT

DISTRICT OF NEVADA

THE CINCINNATI SPECIALTY  
UNDERWRITERS INSURANCE COMPANY, )

Plaintiff, )

v. )

RED ROCK HOUNDS, a Domestic Nonprofit )  
Cooperative Corporation Without Stock (81) )  
[sic]; LYNN LLOYD, individually; and )  
TRACY TURNBOW (Interested Party), )

Defendants. )

AND RELATED CLAIMS. )

Case No. 3:20-cv-0272-MMD-BNW

**REPLY TO OPPOSITION TO MOTION TO DISMISS**

Defendants, RED ROCK HOUNDS and BARBARA LYNN LLOYD, reply to the  
opposition by plaintiff, THE CINCINNATI SPECIALTY UNDERWRITERS INSURANCE  
COMPANY ("CSU") (ECF #27), to the motion to dismiss filed by defendant TRACY  
TURNBOW ("TURNBOW") (ECF #10), and the joinder therein by these defendants (ECF  
#14).

These defendants join in the reply to motion to dismiss filed by co-defendant  
Tracy Turnbow (ECF #30).

The defendants showed the Court plaintiff's complaint was infirm because it  
failed to even allege any facts that might trigger any of the alleged coverage exclusions in

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1 plaintiff's insurance policy. Instead, CSU has provided the Court what appears to be a state  
2 court analysis of the standards for granting a motion to dismiss.

3 Defendants and the Court are still left to guess what facts might exist to trigger  
4 the exclusions from coverage relied on by plaintiff. There are no facts in plaintiff's  
5 complaint showing the "expected or intended" injury exclusion might apply. Likewise, there  
6 are no facts alleged as would implicate the "designated operation or work" exclusion, or the  
7 "participants and contestant" exclusion.

8 CSU has utterly failed to show either that its complaint meets the required  
9 standard, or that if given the chance, it can fix its pleadings to comply. The complaint must  
10 be dismissed.

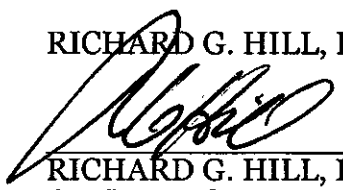
11  
12 WHEREFORE, defendants/counterclaimants pray the Court dismiss plaintiff's  
13 complaint without leave to amend; and for such other, further, and additional relief as  
14 seems just to the Court in the premises.

15 **AFFIRMATION Pursuant to NRS 239B.030**

16 The undersigned does hereby affirm that the preceding document does not  
17 contain the social security number of any person.

18 DATED this 20<sup>th</sup> day of August, 2020.

19 RICHARD G. HILL, LTD.

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25 Attorneys for Red Rock Hounds  
26 and Barbara Lynn Lloyd  
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**CERTIFICATE OF SERVICE**

Pursuant to NRCP 5(b), I hereby certify that I am an employee of RICHARD G. HILL, ESQ., and that on the 20<sup>th</sup> day of August, 2020, I electronically filed the foregoing **Reply to Opposition to Motion to Dismiss** with the Clerk of the Court by using the ECF system which will send a notice of electronic filing to the following:

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